

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re **Noel N Karasanyi**

Debtor(s)

Case No. **14-19922**  
Chapter **13**

**CHAPTER 13 PLAN**

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the Trustee. The Debtor shall pay to the Trustee the sum of \$2,500.00 per month for sixty (60) months. Total Plan payments shall be \$150,000.00.
2. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
3. From the payments received under the plan, the Trustee shall make disbursements as follows:
  - a. Administrative Expenses
    - (1) Trustee's Fee: **Not to exceed 10.00%**
    - (2) Attorney's Fee (unpaid portion): **\$2,510.00**
    - (3) Attorney Expenses: **\$40.00**
  - b. Priority Claims
    - (1) Debtor shall pay in full all priority claims filed under 11 U.S.C. § 507 by making monthly payments to the Trustee as part of his Chapter 13 Plan.
  - c. Secured Claims
    - (1) Secured creditors shall retain their mortgage, lien or security interest in collateral until the payment of the underlying debt determined under non-bankruptcy law.
    - (2) Debtor shall cure defaults to the following creditors by making monthly payments to the Trustee as part of his Chapter 13 Plan:

**Ocwen Loan Servicing, LLC**  
**Internal Revenue Service**  
**Bank of America, NA**  
**Pennsylvania Department of Revenue**  
**Citizens Bank**  
**City of Philadelphia Law Department**
    - (3) Debtor shall continue to make regular monthly payments directly to the following creditors outside of the Plan.

**Bank of America, NA--Mortgage on 657 Parkview Blvd**  
**Ocwen Loan Servicing, LLC--Mortgage on 4600 Walnut Street**
  - d. Unsecured Claims
    - (1) Timely filed allowed unsecured claims shall be paid pro-rata, without interest.
4. Title to Debtor's property shall revert in Debtor upon confirmation of the Plan.

Date January 19, 2015

Signature /s/ Noel N Karasanyi  
**Noel N Karasanyi**  
Debtor